

EDITOR'S NOTE: Senator Cardin writes periodic columns for Maryland publications. The following column detailing new health care benefits that will take effect on Sept. 23 may be of interest to your readers. Please contact Susan Sullam at susan_sullam@cardin.senate.gov if you have any questions.

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PRECEDENT: Senator Cardin is a member of five Senate committees: Foreign Relations, Judiciary, Environment and Public Works, Budget, and Small Business and Entrepreneurship. His web site is: cardin.senate.gov. You can follow him regularly on Twitter @SenatorCardin or look for the latest videos at YouTube.com/SenatorCardin.

NEW HEALTH CARE LAW PROVIDES IMPORTANT PREVENTIVE BENEFITS TO AMERICANS STARTING SEPT. 23

By U.S. Senator Benjamin L. Cardin

September 23, 2010 is a day that all Americans should mark on their calendar. On that day, new preventive health care benefits that were included in the *Patient Protection and Affordable Care Act* will take effect, bringing greater benefits to millions of Americans. It also is the day that important consumer protections go into effect, making it easier for families to obtain health care and harder for insurance companies to deny or restrict coverage to millions of Americans.

Today, too many Americans do not get the important preventive care they need to stay healthy or to avoid the onset of disease. Chronic diseases such as heart disease, cancer and diabetes are responsible for 7 of 10 deaths among Americans each year. They also account for 75 percent of the nation's health care spending, money that could be saved if Americans had better access to preventive services.

Based on passage of the health care reform law earlier this year, the Obama Administration issued new regulations that increase affordability and provide greater access to preventive services for new health care plans that begin on or after Sept. 23.

The regulations prohibit private insurance companies from charging co-pays or deductibles in new health plans for blood pressure, diabetes and cholesterol tests; many cancer screenings; routine vaccines for diseases such as measles, polio or meningitis; flu and pneumonia shots; counseling, screening and vaccines for healthy pregnancies; and regular well-baby and well-child visits, from birth to age 21.

According to the U.S. Department of Health and Human Services, an estimated 41 million Americans will benefit this year from the new prevention benefit, and by 2013 a total of 88 million people will be helped by these new benefits. These new rules, however, will not apply to group health plans that were "grandfathered" in under the health reform law. To be exempt from the law, grandfathered plans cannot significantly reduce benefits or increase employee premium contributions.

Additionally, on September 23 important consumer-protection provisions included in the health care reform law will take effect for many Americans. These new provisions

include prohibiting insurers from excluding coverage of pre-existing conditions for children; requiring insurers to permit children to stay on family policies until age 26; prohibiting insurers from imposing lifetime limits on benefits; and stopping insurers from rescinding insurance when claims are filed.

Americans are beginning to see the positive benefits of health care reform. I have spent this summer visiting many senior centers around Maryland and the seniors I have talked to are extremely pleased that the new health care reform law will eliminate the Medicare prescription drug “donut hole” by 2020. In the meantime, this year approximately 1.1 million seniors who have reached the coverage gap will be getting a \$250 rebate.

As more Americans become familiar with the benefits contained in the health care reform law, I believe they will find they have better coverage at a more affordable price and that they – not insurance companies -- will have more control over their health care coverage.

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